



*- An Investment Management and Financial Advisory Firm -*

## Part 2A of Form ADV The Brochure

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Disclosure Language: This brochure provides information about the qualifications and business practices of Sage Financial Management Group, Inc. doing business as SAGEVEST WEALTH MANAGEMENT. If you have any questions about the contents of this brochure, please contact us at (703) 992-7650 or by email at [info@sagevestwealth.com](mailto:info@sagevestwealth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about SageVest also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 - Material Changes**

This brochure reflects updated assets supervised by SageVest and a change of address for Ryan Phillips on Part B of the disclosure.

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## Item 4 - Advisory Business

### Firm Overview

SageVest Wealth Management (SageVest) is an investment management and financial advisory firm. SageVest works with clients on an ongoing basis where we actively manage investment portfolios and coordinate financial planning services. These services are coupled together to develop comprehensive wealth management strategies.

We operate as an independent, fee-only advisory firm to ensure that we place our clients' best interests at the helm of our decision making. Our client-centric approach allows us to deliver these services on a highly individualized basis, making sure that we tailor recommendations to each client's unique needs, goals and objectives. SageVest is committed to maintaining rigor and diligence with respect to our integrated recommendations, our follow through on implementation, and our attention to ongoing oversight responsibilities.

### Investment Management Services

SageVest is an independent registered investment advisor meaning that we manage assets on behalf of clients and assumed day-to-day supervisory responsibilities, but we do not assume custody of assets. We believe in the benefits of separating these roles to better serve client interests.

We act as a multi-asset class manager with diversified investment holdings including bonds, equities, real estate, commodities and alternative assets. No proprietary investment products are utilized to avoid conflicts of interest. Our management style seeks to develop investment portfolios designed to both grow and preserve our clients' assets. We work closely with each client to identify appropriate investment strategies in response to each investor's needs and goals. The integration of financial planning and wealth management services within each relationship facilitates this process. Fundamental investment considerations are revisited on a frequent basis to ensure portfolios remain aligned with client objectives.

Assets supervised by our firm as of August 2012 are as follows:

Discretionary Accounts/Assets:	\$ 91,332,259
Non-Discretionary Accounts/Assets:	<u>21,887,141</u>
Total Supervised Accounts/Assets:	\$ 113,219,400

More details about our investment management services can be found later in this regulatory brochure.

### Financial Planning / Wealth Management Services

Our financial planning and wealth management services are broad in scope. Common areas reviewed with clients include retirement planning, college funding, asset protection, estate planning, tax strategies and philanthropic giving. We also provide a limited scope of business planning services and counsel clients through special circumstances such as life transitions.

### Ownership

Jennifer E. Myers, CFP is the owner of SageVest. She established the company in 2007. With over 15 years of experience in the investment management / financial services industry, Ms. Myers established and guides the firm in response to the expanding need for quality, fee-only financial advisory services, and her objective to provide such services on a highly individualized basis.

## Item 5 - Fees and Compensation

### Fee Schedule

SageVest is a fee-only financial advisory firm meaning that we receive no commissions or incentives for services rendered. Fees for investment management services are calculated as a percentage of Assets Under Management (AUM). This structure aligns our interests with those of our clients.

The first \$2 Million under management	1.00% per annum
Amounts between \$2 Million and \$4 Million	.85% per annum
Amounts between \$4 Million and \$5 Million	.70% per annum
Amounts between \$5 Million and \$10 Million	.50% per annum
Amounts above \$10 Million	negotiable

### Calculation & Payment

Fees are billed quarterly, in advance, and are based upon account values on the first day of the quarter. Fees are pro-rated for any services provided over a portion of a quarter (based upon 90 days within a quarter), either for new client relationships or upon written notification of termination. Net aggregate deposits in excess of \$250,000 are billed on a pro-rata basis in arrears at the end of the billing quarter. SageVest generally deducts fees directly from client accounts. This is not required, but is preferred as it allows us to report investment performance net of fees.

### Family Relationship Discounts

Family members residing within the same household (including trustees and/or trust beneficiaries) may aggregate accounts to receive the most preferential fee arrangement.

### Limited Exceptions To Current Fee Schedule

- Family members of employees may be exempted from fees.
- A principal may reduce fee schedules in selected instances, such as for charitable accounts.
- Historical fee schedules may differ from the above.

### **Other Fees and Expenses Associated With Investment Management Services**

Clients may incur additional costs separate from fees charged by our firm. Costs may include fees charged by mutual funds and ETFs or transaction charges imposed by their Custodian Broker. We are cognizant of the need to minimize fees and pay careful attention to fee structures.

### **Financial Planning Services Offered Under An Investment Management Agreement**

SageVest recognizes the benefits of coordinated investment and financial management services and extends financial planning (FP) services to clients who have executed an Investment Management Agreement (Agreement). The number of hours extended is based upon the level of AUM. We will allocate up to 3 hours of FP services annually per \$500,000 of AUM. Clients are not entitled to any discount or refund of fees in the event that they do not elect to receive these FP services. If the scope of the FP services extends beyond the hours extended under the Agreement, SageVest will promptly notify the client to determine if planning should continue, and the cost of providing services on an hourly basis. Hourly rates depend upon the individual rendering services and range between \$200 to \$300 per hour for professional services and \$50 to \$100 per hour for administrative support.

### **Refund Policy For Investment Management And Financial Planning Fees**

Clients or SageVest can terminate at any time upon providing written notice. Any fees paid in advance for services that have not been rendered as of the date of such written notices will be refunded to the client. If either party cancels the Agreement within (5) days from its inception and prior to the completion of the service(s) to be rendered, we will fully refund any fees paid.

## **Item 6 - Performance Based Fees and Side-by-Side Management**

SageVest does not engage in performance-based fees which are typical to hedge fund management strategies. Please see a summary of our fees outlined in Item #5.

## **Item 7 - Types of Clients**

SageVest works with individuals, families, trusts and small businesses to provide comprehensive investment and wealth management services. Our client base is diverse, but holds a common thread of seeking clear, unbiased advice. We strive to establish lasting relationships built upon trust, which we understand is a respect that is earned. Our business is structured to place our clients' interests at the helm of our decision making.

Clients often elect to work with our firm due to the combination of the following attributes:

- Fee-only, unbiased advice
- Broad multi asset class investment strategy without the use of any proprietary or commission products
- Comprehensive investment and wealth management, bringing all of the financial elements into coordinated decision making
- High level of customer service, focused on providing individualized recommendations

*Individualized Service:* Each relationship is approached based upon individualized needs and objectives. We are cognizant of the fact that clients often have unique circumstances, and are responsive to such needs as part of our investment process and within our wealth management recommendations. We also recognize that financial and investment objectives may vary between family members or account types and tailor our recommendations accordingly.

*Communications:* Open communications are encouraged so that we remain abreast of financial developments and develop appropriate strategies. Client meetings are preferred at least semi-annually and we communicate on an ongoing basis. Clients are always encouraged to contact us with questions pertaining to their investments or broader financial considerations.

*Minimum Relationship Size:* SageVest requires a minimum relationship of \$1 million for new client relationships. This minimum recognizes the level of service we render, and applies to assets directly managed by our firm. Clients may aggregate accounts under common ownership and/or within a family structure to meet this minimum. SageVest may extend a lower investment minimum in selected instances.

## **Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

SageVest provides investment management services, assuming day-to-day supervisory responsibilities for investment holdings and strategies for those clients who have executed an Investment Management Agreement with our firm. Our objective is to offer investment advice that is tailored to individual goals and is focused on achieving measures of long-term growth while minimizing risk.

To achieve this objective, we work closely with clients to build portfolios that are designed to meet their personal needs and goals. We begin each relationship with in-depth discussions regarding investment objectives, risk tolerance, income needs and other financial considerations that might impact our

investment approach. These topics are revisited through ongoing communications to ensure that we remain aware of factors that could impact directional investment approach.

The composition of our portfolios is diversified. We are a multi-asset class manager and encourage diversification to enhance risk adjusted returns. Our investments span across a variety of asset types, market capitalizations, countries and strategies. Our role is to create the appropriate structure of investment elements to afford growth opportunity in line with each client's goals and needs, and to identify suitable managers and financial instruments to fund the portfolio composition.

We typically invest in no-load mutual funds and exchange traded funds (ETFs). These instruments allow us to tap into broad areas of market exposure and some of the exceptional investment talent available to individual and institutional investors. We also purchase individual bonds and may own limited partnerships in selected instances. Individual equity positions are held in selected instances, depending upon client circumstances such as highly appreciated stock or family business interests.

Investments are selected and continuously evaluated utilizing a rigorous screening process. We evaluate investments based upon a host of investment criteria such as performance, volatility, buy and sell disciplines, liquidity, turnover, tax efficiency, and management team continuity, depth and compensation structures. Every investment opportunity and portfolio holding is examined based upon its individual investment fundamentals as well as its integrated role within the overall asset composition.

We primarily deploy fundamental analysis in our portfolio construction decision making process. Managers of positions held in our portfolios may utilize additional methods such as technical or quantitative analysis.

Portfolios are diversified and typically include a mixture of cash, bonds, CD's, equities, real estate, commodities and alternative assets. The diversified nature of our investment portfolios is specifically designed to render a blend of growth and preservation of capital. That said, risks are inherent in virtually all types of investments and clients could experience loss of principal depending upon market circumstances. Primary investment risks include market price fluctuations based upon broad economic or industry events, interest rate risk which primarily impacts bonds and purchasing power risk in the event of significant inflationary pressures.

Investment direction is set forth based upon decisions made by our Investment Committee which meets monthly, or more frequently based upon investment and economic circumstances.

## **Item 9 - Disciplinary Information**

Neither SageVest nor its employees have any legal or disciplinary events to disclose.

## **Item 10 - Other Financial Industry Activities and Affiliations**

SageVest operates as an independent registered investment advisory firm. We hold no financial or business affiliations with other entities that impact the services rendered. This applies to SageVest as a company, its owners and its employees.

## **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

SageVest understands the importance of working with a trusted advisor and the fiduciary role we assume. These considerations are paramount in our day-to-day decision making.

As a fiduciary, we have a duty to act solely in the best interest of our clients. Recognizing this role, we hold each employee to high standards of conduct and integrity.

### **Code of Ethics**

Each of our employees is required to abide by a Code of Ethics. The core principle of our Code of Ethics is to place our clients' interests ahead of the firm's or any employee's interests. This responsibility applies to decisions and recommendations that we rendered to clients, our personal securities transactions, our professional conduct, Federal securities and regulatory laws, and strict client confidentiality.

### **Personal Securities Transactions**

SageVest and each of its employees may establish personal accounts and may purchase the same securities recommended to Clients. However, employees are not required to hold recommended securities as we recognize that each client's and each employee's investment objectives and temperament may vary. Regardless of investment elections, neither SageVest nor its employees are allowed to profit from any securities held in corporate or personal accounts at the expense of a client.

## **Item 12 - Brokerage Practices**

SageVest recommends selected Custodian Broker(s) to clients to maintain custody of client assets and to effect trades for their accounts. Relationships established through such recommendations generate certain economic benefits to our firm and our clients.

Custodian brokers recommended by SageVest provide access to institutional trading, which often times offers more competitive pricing than is available to retail investors. We are also able to achieve more competitive trading cost structures by aggregating assets with recommended Custodian Broker(s) as pricing is often negotiated base upon the level of Assets Under Management (AUM) held at any one Custodian Broker. Any price savings achieved are passed directly to clients as we operate as a fee-only firm and receive no commissions.

Recommended Custodian Broker(s) provide services such as back office support, trading interfaces, data downloads and other technological services which facilitate SageVest's ability to service client relationships. Other services and products provided by recommended Custodian Brokers may include third party research (such as Argus or Standard & Poors research reports), information on compliance and/or practice management, software to access client data and facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), reduced or waived fees to industry speaking engagements, and negotiated group pricing discounts on products offered by outside vendors. Many of these products and services are used to service all of a substantial number of client accounts, including accounts not maintained at the Custodian Broker providing the product or service, but not all products and services directly benefit each client account. SageVest is not obligated to utilize any product or service offered by a Custodian Broker, nor is our firm committed to any specific amount of business with any Custodian Broker.

## **Item 13 - Review of Accounts**

Each of the accounts we manage is reviewed on an individualized basis to ensure that the investments remain aligned with each client's respective goals and needs. We are constantly monitoring our universe of investment holdings along with market fundamentals. Individualized account reviews are conducted on a quarterly basis, at a minimum, or more frequently if:

- 1) we feel that substantive changes require more immediate attention;
- 2) significant deposits or withdrawals are transacted; or,
- 3) client objectives or circumstances have altered.

Account activity is monitored on a daily basis to identify transactions that require immediate attention.

Account reviews are conducted by either a principal or senior advisor. The firm's Investment Committee determines asset allocation and investment direction for clients. At a minimum, this committee meets on a monthly basis to monitor and discuss market and individual asset fundamentals. More frequent meetings are often conducted in response to changing market and economic events.

While each portfolio may be somewhat unique, we create 'model' or target portfolios based upon broad investment objectives such as growth, balanced, conservative or preservation. Employing a certain level of uniformity is desirable as it allows us to more aptly employ our investment research and portfolio construction analysis. Clients can request exceptions within their investment accounts, but we try to limit the degree of exceptions to ensure that we can adequately monitor the full degree of assets under our supervision and the integrated nature of such assets. SageVest retains the right to limit the number of exceptions given the additional supervisory responsibilities they create.

## **Item 14 - Client Referrals and Other Compensation**

SageVest establishes new client relationships primarily through referrals from existing clients or allied professionals. While we greatly value such referrals, we do not receive nor do we extend compensation for referrals. This follows our principal that we wish to establish client relationships on the basis that our services are well suited to meet the client's financial objectives. We do however offer gifts of appreciation to individuals who offer referrals to our firm. Such gifts are nominal, typically of less than \$200 in value.

## **Item 15 - Custody**

SageVest does not accept custody of client assets. Investment accounts are held with a separate Custodian Broker. Clients enact Limited Power of Attorney authorization over such accounts, allowing our firm to view client accounts, effect investment trades and debit investment advisory fees.

Clients receive statements from both the Custodian Broker and SageVest:

### **Statements & Reporting Provided By The Custodian Broker**

- Monthly statements
- Trade confirmations
- Form 1099 tax reporting documents
- Notification of asset / account transfers or other types of account activity

## **Statements & Reporting Provided By SageVest**

- Quarterly Reports
  - Summary of accounts supervised by SageVest
  - Investment performance summaries
  - Benchmark investment performance reporting
  - Composite asset allocation composition
  - Detailed account holdings by asset class
- Supplemental Tax Reporting Documents
  - Gains and losses not reported by the Custodian Broker
  - Summary of investment management fees that qualify for itemized deduction purposes
  - Cost basis reporting of any gifted securities
  - Other materials as relevant

SageVest reconciles asset and account balances based upon recommendations with figures reported by the Custodian Broker. Pricing of assets may be delayed for a limited number of investments including limited partnership investments or assets held outside of selected Custodian Brokers. In such cases, we report the most recent price and asset value available as of the date of the report.

Clients are encouraged to compare statements received from their Custodian Broker to statements received by SageVest.

## **Item 16 - Investment Discretion**

SageVest assumes discretionary trading authority for the majority of its client accounts, and only accepts new relationships that contain discretionary authority. Such authority is request to ensure that we have the ability to respond to market events in a timely fashion and to ensure that all client accounts receive equal and prompt attention.

Investments are selected, purchased and sold based upon SageVest's understanding of the client's unique financial needs and goals. Parameters are set forth under individualized Investment Policy Statements which outline investment objectives as well as minimum and maximum holdings that we can hold among various asset categories such as cash and bonds, equities, real estate and alternative assets.

*Custodian Brokerage Discount Negotiations:* SageVest has the authority to negotiate commission rates for equity, mutual fund and bond trades for client accounts held at any recommended Custodian Broker. We are generally able to negotiate more preferential commission rates for our clients based upon the level of client assets aggregated with any one Custodian Broker. Any negotiated fee schedules with a Custodian Broker apply to all of our clients with established relationships with said Custodian Broker. However, some Custodian Brokers may offer additional discounted commission rates to clients with aggregate assets over stated minimums, or as part of periodic marketing events.

## **Item 17 - Voting Client Securities**

SageVest does not vote proxies on behalf of any client.

## **Item 18 - Financial Information**

The nature of our business practices does not require financial information disclosures other than to notify clients of any financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients.

SageVest maintains a healthy financial condition that allows us to remain attentive to our advisory responsibilities.



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## Part 2B of Form ADV The Brochure Supplement

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**Updated: September 2012**

This brochure supplement provides information about Jennifer E. Myers, Michael Fuhr, Alison L. Segall and Ryan Phillips. It supplements SageVest's accompanying Form ADV brochure. Please contact SageVest's Chief Compliance Officer, Jennifer E. Myers at 703-992-7650 if you have any questions about the Form ADV brochure or this supplement, or if you would like to request additional or updated copies of either document.

Additional information about Jennifer E. Myers, Michael Fuhr, Alison L. Segall and Ryan Phillips is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Key Employee Biographical Information

## Education and Business Standards

SageVest requires individuals involved in determining or giving investment advice to clients must have appropriate educational credentials and experience, including:

1. Have work experience that demonstrates their aptitude for financial planning and investment management.
2. Be a graduate of an accredited four year college;
3. Hold the Series 65 Investment Adviser Representative license or its equivalent;
4. Hold or be pursuing one of the following designations: Certified Financial Planner™ (CFP®), Chartered Financial Consultant® (ChFC®), Certified Financial Analyst (CFA), or Certified Public Accountant (CPA)
5. Subscribe to the Code of Ethics of the CFP Board of Standards;
6. Be properly licensed for all advisory activities in which they are engaged.

## Professional Certifications

Our advisors have earned certifications and credentials that are required to be explained in further detail. We have listed the certifications and credentials held by our investment advisors and financial planners, below:

**CERTIFIED FINANCIAL PLANNER™ (CFP®):** To attain the right to use CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning;
- Examination – Pass the comprehensive 10-hour CFP® Certification Exam
- Experience – Complete at least three years of full time financial planning – related experience
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

**CHARTERED FINANCIAL CONSULTANT® (ChFC®):** To attain the right to use the ChFC® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete nine college-level courses offered through the American College in Bryn Mawr, PA. Average study time to earn the ChFC® designation exceeds 450 hours. The seven required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Two additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation.
- Examinations – Each of the nine courses has a proctored final exam.
- Experience – Three years of full-time business experience is required and the three-year period must be within the five years preceding the date of the designation award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Ethics – Meet ethics standards and agree to comply with The American College Code of Ethics and Procedures. .

Individuals who become certified must complete the following ongoing educational requirements in order to maintain the right to continue to use the ChFC® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.

**CHARTERED LIFE UNDERWRITER® (CLU®):** To attain the right to use the CLU® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete eight college-level courses offered through the American College in Bryn Mawr, PA. Average study time to earn the CLU® designation exceeds 450 hours. The five required courses cover extensive education and application training in insurance planning, life insurance law, individual life insurance, estate planning, and planning for business owners & professionals. Three additional electives are chosen from such topics as financial planning, income taxation, investments, planning for retirement, health insurance and group benefits.
- Examinations – Each of the eight courses has a proctored final exam.
- Experience – Three years of full-time business experience is required and the three-year period must be within the five years preceding the date of the designation award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Ethics – Meet ethics standards and agree to comply with The American College Code of Ethics and Procedures. .

Individuals who become certified must complete the following ongoing educational requirements in order to maintain the right to continue to use the CLU® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.

**CHARTERED ADVISOR IN PHILANTHROPY® (CAP®):** To attain the right to use the CAP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete three graduate-level courses in philanthropic studies offered through the Richard D. Irwin Graduate School of The American College in Bryn Mawr, PA. The three required courses cover extensive education and application training in advanced design, implementation and management of charitable gift techniques and strategies, as well as philanthropic tools.
- Examinations – Each of the three courses has a proctored final exam.
- Experience – Must be actively involved, for at least three of the five years immediately preceding the application for certification, in advising individuals or charitable organizations in any of the following areas: wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services, investment management of charitable trusts, funds or endowments, or accounting for nonprofit organizations as part of your regular practice or employment or employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving, or fundraising.
- Ethics – Meet ethics standards and agree to comply with The American College Code of Ethics and Procedures. In addition to complying with these standards, an individual also must certify in writing that he/she meets professional codes, canons of ethics, or standards of practice of licenses or professional designations already earned and have adopted at least one of the following codes of ethics or standards of practice applicable to fundraisers and charitable planners:
  - The Code of Ethical Principles and Standards of Professional Practice of the Association of Fundraising Professionals (AFP)
  - The Model Standards of Practice for the Charitable Gift Planner adopted by the National Committee on Planned Giving (NCPG) and The American Council on Gift Annuities (ACGA).

Individuals must also subscribe in writing to the provisions of The Donor Bill of Rights originally promulgated by The American Association of Fundraising Counsel (AAFRC), the Association for Healthcare Philanthropy (AHP), the Council for Advancement and Support of Education (CASE), and the AFP.

Individuals who become certified must complete the following ongoing educational requirements in order to maintain the right to continue to use the CAP® marks:

- Continuing Education – Complete 15 hours of continuing education hours every two years within the areas of charitable giving, charitable planning, planned giving, nonprofit management, or any other area directly related to the field of philanthropy, through programs offered or approved by The American College.

## **Jennifer E. Myers, CFP<sup>®</sup>, President, Chief Compliance Officer**

Jennifer E. Myers, CFP<sup>®</sup> serves as President and Chief Compliance Officer of SageVest. Her overarching objective is to help clients translate complex financial matters into understandable, manageable and successful strategies. She serves as chair of the firm's Investment Committee and maintains close working relationships with all clients to ensure that investment portfolios and broader financial objectives remain closely aligned.

Jennifer holds more than fifteen years of experience in providing comprehensive investment management and financial advisory services. During which time, her career has always incorporated financial planning as a component of the investment management process, providing a true wealth management approach.

In the professional community, she has served as both an officer and director of the Washington, D.C. Estate Planning Council, as co-chair of the Council's Morris B. Hariton Forum, as well as other positions within the Council. She is an active member of the Financial Planning Association (FPA) and has served as a mentor to younger planning professionals.

Jennifer has been quoted in The Journal of Financial Planning, The Washington Post and on CNN Money, has written articles for the Washington, D.C. Estate Planning Council and has spoken on a variety of financial planning topics ranging from broad planning initiatives to more discrete topics such as educating children about money and wealth.

Prior to establishing SageVest, she served as partner and vice president of Freed Myers, a wealth management firm in Chevy Chase, MD. She also provided financial and business analysis for Unisys and the U.S. Postal Service.

Jennifer was born in Stoughton, MA in 1972, and currently resides in Arlington, VA. She received her Bachelors in Business Administration (BBA) and Masters in Business Administration (MBA) from The George Washington University. She also received the Certified Financial Planner (CFP<sup>®</sup>) professional designation from the CFP Board of Standards.

### **Disciplinary Information**

Ms. Myers has not been involved in any legal or disciplinary events.

### **Other Business Activities**

Ms. Myers is not engaged in any other investment related business, and does not receive compensation in connection with any business activity outside of SageVest.

### **Additional Compensation**

Ms. Myers does not receive economic benefits from any person or entity other than SageVest.

### **Supervision**

Ms. Myers conducts supervision of all activities conducted by SageVest.

## **Michael Fuhr, CFP<sup>®</sup>, Financial Advisor**

Michael Fuhr, CFP<sup>®</sup>, is a Financial Advisor at SageVest. He serves as a financial advisor, working with clients to develop coordinated investment and planning strategies in pursuit of their financial objectives. He also co-chairs the firm's Investment Committee helping to identify investment opportunities, monitor existing strategies and establish portfolio construction guidelines. As a Certified Financial Planner<sup>™</sup>, Michael considers broader planning initiatives within all client investment recommendations. These include client specific considerations, tax planning strategies and retirement funding initiatives, among other variables.

Prior to joining SageVest, he held advisory positions with Best Wise Associates and Goodstein Financial, both California based financial firms. Before entering the financial industry, he worked in the motion picture industry in Los Angeles, California.

Michael was born in Philadelphia, PA in 1974, and currently resides in Fairfax, VA. He graduated from the Pennsylvania State University with a Bachelor of Arts (BA) in Communications and later received the Certified Financial Planner (CFP<sup>®</sup>) professional designation from the CFP Board of Standards. He is also an active member of the Financial Planning Association (FPA).

### **Disciplinary Information**

Mr. Fuhr has not been involved in any legal or disciplinary events.

### **Other Business Activities**

Mr. Fuhr is not engaged in any other investment related business, and does not receive compensation in connection with any business activity outside of SageVest.

### **Additional Compensation**

Mr. Fuhr does not receive economic benefits from any person or entity other than SageVest.

### **Supervision**

Mr. Fuhr's investment recommendations are reviewed by Jennifer Myers. Ms. Myers can be reached by calling the telephone number on the cover of this brochure supplement.

## **Alison L. Segall, ChFC<sup>®</sup>, CLU<sup>®</sup>, CAP<sup>®</sup>, Financial Advisor**

Alison L. Segall, ChFC<sup>®</sup>, CLU<sup>®</sup>, CAP<sup>®</sup>, is a Financial Advisor at SageVest. She assists clients in developing clear and successful financial strategies across a multitude of areas such as retirement planning, asset protection, wealth transfers, philanthropic giving and more. She helps clients navigate financial considerations in order to develop clear and implementable strategies.

Alison holds over 20 years of experience in the financial services industry. Her career has always focused on advanced estate and financial planning services for individuals, families, and businesses.

Ms. Segall is an active member and director of the Washington, D.C. Estate Planning Council (currently serving as co-editor of the newsletter and co-chairman of the communications committee), member and former board member and officer of the Society of Financial Services Professionals (SFSP), and member of The International Association of Advisors in Philanthropy (AIP).

Prior to joining SageVest, Ms. Segall was a principal of The Koenig Group, LLC, a wealth consulting firm in Chevy Chase, MD. She has also held positions at Lincoln Financial, CIGNA Financial, Thomas Financial Group and Wolf & Cohen Financial Group.

Alison was born in Roanoke, VA in 1958, and currently resides in Oakton, VA. She received her Bachelor of Arts (BA) from the College of William & Mary. She also received the Chartered Financial Consultant<sup>®</sup> (ChFC<sup>®</sup>), the Chartered Life Underwriter<sup>®</sup> (CLU<sup>®</sup>) and the Chartered Advisor in Philanthropy<sup>®</sup> (CAP<sup>®</sup>) professional designations from The American College.

### **Disciplinary Information**

Ms. Segall has not been involved in any legal or disciplinary events.

### **Other Business Activities**

Ms. Segall is not engaged in any other investment related business, and does not receive compensation in connection with any business activity outside of SageVest.

### **Additional Compensation**

Ms. Segall does not receive economic benefits from any person or entity other than SageVest.

### **Supervision**

Ms. Segall's recommendations are reviewed by Jennifer Myers. Ms. Myers can be reached by calling the telephone number on the cover of this brochure supplement.

## **Ryan C. Phillips, Client Services Associate**

Ryan Phillips, is a Client Services Associate at SageVest. He assists clients with all account servicing functions, coordinates client reporting initiatives and monitors daily activity to identify any events that require immediate attention. He also serves on the Investment Committee, for which he coordinates many research initiatives, and conducts trading. His primary objective is to ensure that all client requests are addressed in a timely and accurate manner.

As a Certified Financial Planner™ Candidate, Ryan often assists in client planning functions, helping with discrete planning analysis.

Prior to joining SageVest, he served as an Investment Advisory Associate at Fairman Group Family Office, located in Pennsylvania.

Ryan was born in Fairfax, VA in 1988 and currently resides in Arlington, VA. He graduated from Virginia Polytechnic Institute and State University with a Bachelor of Science (BS) in Finance, Insurance & Business Law and pursued the CFP Certification Education Track. He passed the CFP® exam in 2011 and is a Candidate for CFP® Certification. He is also an active member of the Financial Planning Association.

### **Disciplinary Information**

Mr. Phillips has not been involved in any legal or disciplinary events.

### **Other Business Activities**

Mr. Phillips is not engaged in any other investment related business, and does not receive compensation in connection with any business activity outside of SageVest.

### **Additional Compensation**

Mr. Phillips does not receive economic benefits from any person or entity other than SageVest.

### **Supervision**

Mr. Phillip's recommendations are reviewed by Michael Fuhr. Mr. Fuhr can be reached by calling the telephone number on the cover of this brochure supplement.